

In re:  
Victor L. Wilson  
Debtor

Case No. 15-12517-mdc  
Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Jan 14, 2021

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- +++ Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Victor L. Wilson, 2220 W. 13th Street, Chester, PA 19013-2408
13508260	+ Delaware County, Government Center, 201 W. Front Street, Media, PA 19063-2797
13508262	+++ Equity Trust Company, c/o Howard Financial, 503 Bridle Path, West Chester, PA 19380-7103
13563706	+ US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
13534801	+ VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
13593406	+ Wells Fargo Bank, N.A. P.O. Box 45038 MAC Z3057012, Jacksonville, FL 32232-5038

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Jan 15 2021 02:05:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 15 2021 06:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 15 2021 02:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 15 2021 02:05:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13554873	EDI: BECKLEE.COM	Jan 15 2021 06:08:00	American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13557344	EDI: BECKLEE.COM	Jan 15 2021 06:08:00	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13566856	EDI: AIS.COM	Jan 15 2021 06:08:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13621225	+ Email/Text: megan.harper@phila.gov	Jan 15 2021 02:05:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13608423	+ Email/Text: megan.harper@phila.gov	Jan 15 2021 02:05:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13541931	EDI: CAPITALONE.COM	Jan 15 2021 06:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13598916	+ Email/Text: bankruptcycollections@citadelbanking.com	Jan 15 2021 02:06:00	Citadel Federal Credit Union, 520 Eagleview

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13832443	EDI: ECMC.COM	Jan 15 2021 06:08:00	Blvd., Exton, PA 19341-1119 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13564039	+ Email/Text: kburkley@bernsteinlaw.com	Jan 15 2021 02:06:00	First Niagara Bank, N.A., c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
13543757	+ Email/Text: bankruptcygroup@peco-energy.com	Jan 15 2021 02:05:00	PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13593505	EDI: PRA.COM	Jan 15 2021 06:08:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13531484	+ EDI: WFFC.COM	Jan 15 2021 06:08:00	Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
13542313	EDI: ECAST.COM	Jan 15 2021 06:08:00	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13554874	*	American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2021 at the address(es) listed below:

Name	Email Address
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@phl3trustee.com
KARINA VELTER	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
KIMBERLY A. BONNER	on behalf of Creditor WELLS FARGO BANK N.A. kab@jsdc.com, jnr@jsdc.com
LEONARD B. ALTIERI, III	on behalf of Creditor Delaware County Tax Claim Bureau laltieri@toscanigillin.com
MATTEO SAMUEL WEINER	on behalf of Creditor VW Credit Inc. bkgroup@kmllawgroup.com

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NATHALIE PAUL

on behalf of Creditor Citadel Federal Credit Union npaul@weltman.com pitecf@weltman.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov karena.blaylock@phila.gov

PETER J. ASHCROFT

on behalf of Creditor First Niagara Bank N.A. pashcroft@bersteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com

REBECCA ANN SOLARZ

on behalf of Creditor VW Credit Inc. bkgroup@kmlawgroup.com

ROBERT NEIL BRAVERMAN

on behalf of Debtor Victor L. Wilson rbraverman@mcdowelllegal.com  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1	<b>Victor L. Wilson</b>	Social Security number or ITIN xxx-xx-0288
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: <b>15-12517-mdc</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor L. Wilson

1/14/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**